growth which generates employment in private sector. Sector 80-IA provides a ten year tax concession to certain industrial undertakings. One of the conditions for claiming the deduction is that the undertaking should employ ten or more workers in a manufacturing process carried on with the aid of power, or employes twenty or more workers in a manufacturing process carried on without the aid of power.

(b) The Government examines the various proposals for formulating the fiscal incentives by way of amending the tax policy at the time of the Budget exercise. These proposals are based on the references from the different Ministries and pre-Budget representations from individuals and trade bodies. The current policy of the Government is reflected in the proposals entitled in Finance (No. 2) Bill, 1996.

**Visits of Senior Officers of PNB to various Branches to redress grievances of depositors**

2262. SHRI K.M. KHAN: Will the Minister of FINANCE be pleased to state:

(a) whether some existing instructions provide visit of senior officers of Zone Office of Punjab National Bank to various branches in Delhi on some specified days and timings to redress grievances of depositors;

(b) if so, the details thereof, branch-wise;

(c) whether such days of visits and timings have been displayed in each branch, conspicuously;

(d) if so, the details thereof and if not, the reasons therefor;

(e) whether such visits have since been made during first half of 1996 in Paharganj branch office; and

(f) if so, the details thereof; month-wise?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) and (b) Punjab National Bank have reported that their existing instructions do not provide for visits of senior officers to branches specifically for the purpose of redressal of grievances of depositors. However, the bank have a system of 'surprise visits' by senior officers of controlling offices. During these visits aspects of customer service and redressal of public grievances are also looked into.

(c) and (d) Do not arise in view of reply given to parts (a) and (b) above.

(e) and (f) Two surprise visits have been made by senior officers of the bank to the Pahar Ganj Branch of the Bank during the first half of 1996.

**Provision for bridge loan granted to M.S. Shoes Ltd.**

2263. SHRI DIPANKAR MUKHERJEE: Will the Minister of FINANCE be pleased to state:

(a) whether bank adopt similar stand while making provision in respect of particular Non-Performing advances in terms of RBI guidelines;

(b) if so, whether full provision has been made for the bridge loan granted to M.S. Shoes Ltd. by all the Banks; and

(c) if not, the name of the Banks who have not made full provision against the bridge loan to M.S. Shoes Ltd. and the reasons therefor?

THE MINISTER OF FINANCE (SHRI P. CHADAMBARAM): (a) The banks are required to follow scrupulously the guidelines issued by the Reserve Bank of India (RBI) regarding income recognition, asset classification, provisioning and other related matters.

(b) and (c) RBI has reported that all banks concerned have made full provision for the bridge loan granted to M.S. Shoes Ltd., except United Western Bank Ltd., and UTI Bank Ltd. While UTI Bank Ltd., has written off the entire outstanding loan, United Western Bank Ltd., has treated the loan as sub-standard and has made a provision accordingly.

**कृषि आधारित उद्योगों की स्थापना करने के लिए राष्ट्रीय कृषि और ग्रामीण विकास बैंक द्वारा किया गया सर्वेक्षण**

2264. श्री नागमणि:
श्री कनकसिंह मोहनसिंह मंगरोला:

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या राष्ट्रीय कृषि और ग्रामीण विकास बैंक द्वारा किसी राज्य में कृषि आधारित उद्योगों की स्थापना करने हेतु कोई सर्वेक्षण कराया गया है;